

Mobile Phone and Gadget Insurance

Insurance Product Information Document

Company: American International Group UK Limited Product: Barclays Tech Pack

Underwritten by: American International Group UK Limited. Registered in the United Kingdom (company number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

This document provides a summary of key information relating to Tech Pack Insurance. Complete pre-contractual and contractual information is provided in your policy documents and can also be found at techpackinsurance.co.uk. It is important you read all your policy documents carefully.

What is this type of insurance?

This policy is designed for you and your family members who want to protect mobile phones and/or gadgets that are otherwise not covered by an insurance policy from loss, theft, damage, breakdown (including faults) and the costs associated with repairing or replacing a registered mobile phone and/or gadget.



What is insured?

- ✓ Your device is insured for the value that you purchased it, subject to a maximum amount of £1,500 (including VAT) per device.
- ✓ Up to 4 approved loss or theft claims in any 12-month period for up to 4 mobile phones that are owned by you or your family members.
- ✓ Unlimited claims for damage or breakdown in any 12-month period for up to 4 mobile phones that are owned by you or your family members.
- ✓ Up to 4 approved loss, theft, damage or breakdown claims in any 12-month period for gadgets that are owned by you or your family members.
- ✓ Replacement of mobile phone or gadget for loss and theft claims.
- ✓ Repair or replacement of mobile phone or gadget for damage and breakdown claims.
- ✓ A 24-month warranty is provided on all repairs and replacements.



What is not insured?

- ✗ Any incident where you knowingly or intentionally caused the damage or breakdown, or where you put your mobile phone and/or gadget at risk or did not take reasonable care of it.
- ✗ Mobile phone accessories and/or gadget accessories are not covered under this policy.
- ✗ Any loss related to the unauthorised use of your mobile phone and/or gadget, such as unauthorised calls or use of mobile applications, even if your mobile phone and/or gadget is lost or stolen.
- ✗ Breakdown cover is only available following the expiration of the manufacturer's warranty. During the manufacturer warranty period you are still covered under this policy for loss, theft and accidental damage.
- ✗ Cosmetic damage that does not impact the proper operation of your mobile phone and/or gadget.

Please see the **"What is NOT Covered"** section of the policy document for full details.



Are there any restrictions on cover?

- ! Devices must be owned by you or a family member. Family members include you, your partner, and dependent children under 23 living at home with you permanently or outside of term time.
- ! For mobile phones, you may only receive 4 approved claims for loss and theft in a rolling 12-month period. You may receive unlimited damage and breakdown claims for mobile phones.
- ! For gadgets, you may only receive 4 approved claims for loss, theft, damage and breakdown in a rolling 12-month period.
- ! Mobile phones must have a screen size of no greater than 7 inches (measured diagonally).
- ! Gadgets must be less than 5 years old at the time you make a claim.
- ! If your mobile phone and/or gadget is replaced, we will attempt to replace it with the same make, model, and colour, however there are no guarantees.



Where am I covered?

- ✓ Worldwide coverage for mobile phones and gadgets.
- ✓ We will only deliver a replacement mobile phone and/or gadget to a UK address.
- ✓ Repairs will only be made in the UK.



What are my obligations?

- Your mobile phone and/or gadget must be in full working order, with any SIM enabled devices network enabled.
- You must report lost or stolen mobile phones and/or gadgets to the police, your network provider and to the place or location you believe it was lost in or stolen from as soon as possible.
- You must pay Likewise the required excess for every approved claim before your mobile phone and/or gadget is either repaired or replaced. The excess to pay is £29 for mobile phone screen repairs, £49 for mobile phone or gadget repairs and £99 for mobile phone or gadget replacement.
- You must make a reasonable effort to locate your lost or stolen mobile phone and/or gadget once you discover it is missing.
- You must provide all required documentation, including proof of ownership, to Likewise when requested.
- You must take reasonable care of your mobile phone and/or gadgets.



When and how do I pay?

- A monthly fee of £14.50 will be taken in advance for the Tech Pack Insurance from your Barclays account on the first working day of the following month.
- The initial fee is a pro-rata payment which covers the remainder of the month in which the Tech Pack Insurance is opened. All amounts include insurance premium tax at the appropriate rate.



When does the cover start and end?

- Your cover begins on the date you purchase your Tech Pack Insurance.
- Unless you cancel within the first 14 days, the cover will remain in place for a minimum term of 6 months from the purchase date after which it renews every month until you cancel your Tech Pack Insurance.
- Cover will end on the day you either close your Barclays account, you fail to pay the monthly Tech Pack fee or your permanent residential address is no longer in the UK.



How do I cancel the insurance?

- If you cancel within the first 14 days and have paid your first monthly Tech Pack fee, the fee will be fully refunded. This 14-day period begins on the date the Tech Pack is opened or the date you receive the policy document, whichever is later.
- After the initial 6-month term, if you tell us you wish to close your Pack, you'll receive a part refund of one month's fee as this is payable in advance.
- To cancel, you can remove Tech Pack within your available digital channel, call Barclays on 03457 345 345, visit a branch, or write to Barclays, Leicester LE87 2BB.